

EXHIBIT A

BERNARD L. MADOFF INVESTMENT SECURITIES LLC

In Liquidation

DECEMBER 11, 2008¹

NOTICE OF TRUSTEE'S DETERMINATION OF CLAIM

May 20, 2010

Fern C. Palmer Revocable Trust DTD 12/31/91, as amended
c/o Fern C. Palmer & Boyer H. Palmer, Trustees
100 Clydesdale Trail, Apt 220
Medina, MN 55340

Dear Fern C. Palmer Revocable Trust DTD 12/31/91, as amended:

PLEASE READ THIS NOTICE CAREFULLY.

The liquidation of the business of BERNARD L. MADOFF INVESTMENT SECURITIES LLC ("BLMIS") is being conducted by Irving H. Picard, Trustee under the Securities Investor Protection Act, 15 U.S.C. § 78aaa et seq. ("SIPA"), pursuant to an order entered on December 15, 2008 by the United States District Court for the Southern District of New York.

The Trustee has made the following determination regarding your claim on BLMIS Account No. IEM145 designated as Claim Number 009582:

Your claim for securities is **DENIED**. No securities were ever purchased for your account.

Further, based on the Trustee's analysis, the amount of money you withdrew from your account at BLMIS (total of \$22,411,688.62), as more fully set forth in Table 1 annexed hereto and made a part hereof, is greater than the amount that was deposited with BLMIS for the purchase of securities (total of \$17,722,556.62). As noted, no securities were ever purchased by BLMIS for your account. Any and all profits reported to you by BLMIS on account statements were fictitious.

¹ Section 78iii(7)(B) of SIPA states that the filing date is "the date on which an application for a protective decree is filed under 78eee(a)(3)," except where the debtor is the subject of a proceeding pending before a United States court "in which a receiver, trustee, or liquidator for such debtor has been appointed and such proceeding was commenced before the date on which such application was filed, the term 'filing date' means the date on which such proceeding was commenced." Section 78iii(7)(B). Thus, even though the Application for a protective decree was filed on December 15, 2008, the Filing Date in this action is on December 11, 2008.

- Table 1 -			
DEPOSITS			
DATE	TRANSACTION DESCRIPTION	AMOUNT	ADJUSTED AMOUNT
1/4/1993	TRANS FROM E & M 3	\$2,645,843.03	\$1,200,000.00
2/1/1993	CHECK	\$50,000.00	\$50,000.00
8/10/1993	CHECK	\$75,000.00	\$75,000.00
8/17/1993	CHECK WIRE	\$425,000.00	\$425,000.00
4/12/1995	CHECK WIRE	\$50,000.00	\$50,000.00
2/16/1996	CHECK	\$100,000.00	\$100,000.00
4/2/1996	CHECK WIRE	\$494,556.62	\$494,556.62
8/9/1996	CHECK WIRE	\$60,000.00	\$60,000.00
8/26/1996	CHECK WIRE	\$100,000.00	\$100,000.00
11/12/1996	CHECK WIRE A/O 11/8/96	\$100,000.00	\$100,000.00
1/16/1997	CHECK WIRE	\$100,000.00	\$100,000.00
1/17/1997	CHECK WIRE	\$100,000.00	\$100,000.00
5/2/1997	CHECK WIRE	\$200,000.00	\$200,000.00
8/18/1997	CHECK WIRE	\$200,000.00	\$200,000.00
11/14/1997	CHECK WIRE	\$200,000.00	\$200,000.00
1/22/1998	CHECK WIRE	\$200,000.00	\$200,000.00
4/17/1998	CHECK WIRE	\$100,000.00	\$100,000.00
5/4/1998	CHECK WIRE	\$200,000.00	\$200,000.00
11/13/1998	CHECK WIRE	\$400,000.00	\$400,000.00
1/7/1999	CHECK WIRE	\$400,000.00	\$400,000.00
6/16/1999	CHECK WIRE	\$500,000.00	\$500,000.00
6/25/1999	CHECK WIRE	\$100,000.00	\$100,000.00
7/20/1999	CHECK WIRE	\$400,000.00	\$400,000.00
9/1/1999	CHECK WIRE	\$200,000.00	\$200,000.00
7/17/2000	CHECK WIRE	\$500,000.00	\$500,000.00
1/22/2001	CHECK WIRE	\$500,000.00	\$500,000.00
2/13/2001	CHECK WIRE	\$93,000.00	\$93,000.00
4/13/2001	CHECK WIRE	\$1,000,000.00	\$1,000,000.00
4/26/2001	CHECK WIRE	\$150,000.00	\$150,000.00
5/15/2001	CHECK WIRE	\$125,000.00	\$125,000.00
12/4/2001	CHECK WIRE	\$1,000,000.00	\$1,000,000.00
3/4/2002	CHECK WIRE	\$1,000,000.00	\$1,000,000.00
5/1/2002	CHECK WIRE	\$1,000,000.00	\$1,000,000.00
7/30/2002	CHECK WIRE	\$1,000,000.00	\$1,000,000.00
4/21/2003	CHECK WIRE	\$1,000,000.00	\$1,000,000.00
7/9/2003	CHECK WIRE	\$1,000,000.00	\$1,000,000.00
12/2/2003	CHECK WIRE	\$1,000,000.00	\$1,000,000.00
7/14/2004	CHECK WIRE	\$900,000.00	\$900,000.00
2/8/2005	CHECK WIRE	\$1,000,000.00	\$1,000,000.00
5/4/2007	CHECK WIRE	\$500,000.00	\$500,000.00

4/1/2008	TRANS FROM 1EM48830	\$160,699.67	\$0.00
4/1/2008	TRANS FROM 1EM48930	\$97,699.06	\$0.00
Total Deposits:		\$19,426,798.38	\$17,722,556.62
WITHDRAWALS			
DATE	TRANSACTION DESCRIPTION	AMOUNT	ADJUSTED AMOUNT
1/13/1993	TRANS TO 1EM14430	(\$200,000.00)	(\$200,000.00)
2/2/1993	CHECK	(\$10,000.00)	(\$10,000.00)
5/3/1993	CHECK	(\$10,000.00)	(\$10,000.00)
6/1/1993	CHECK	(\$10,000.00)	(\$10,000.00)
7/1/1993	CHECK	(\$10,000.00)	(\$10,000.00)
8/2/1993	CHECK	(\$10,000.00)	(\$10,000.00)
9/1/1993	CHECK	(\$10,000.00)	(\$10,000.00)
10/1/1993	CHECK	(\$10,000.00)	(\$10,000.00)
11/1/1993	CHECK	(\$10,000.00)	(\$10,000.00)
12/1/1993	CHECK	(\$10,000.00)	(\$10,000.00)
1/3/1994	CHECK	(\$10,000.00)	(\$10,000.00)
1/11/1994	TRANS TO 1EM14430	(\$200,000.00)	(\$200,000.00)
2/1/1994	CHECK	(\$10,000.00)	(\$10,000.00)
3/1/1994	CHECK	(\$10,000.00)	(\$10,000.00)
4/4/1994	CHECK	(\$10,000.00)	(\$10,000.00)
5/2/1994	CHECK	(\$10,000.00)	(\$10,000.00)
6/1/1994	CHECK	(\$10,000.00)	(\$10,000.00)
7/1/1994	CHECK	(\$10,000.00)	(\$10,000.00)
7/8/1994	STOP PAYMENT	\$10,000.00	\$10,000.00
7/11/1994	CHECK	(\$10,000.00)	(\$10,000.00)
8/1/1994	CHECK	(\$10,000.00)	(\$10,000.00)
9/1/1994	CHECK	(\$10,000.00)	(\$10,000.00)
10/3/1994	CHECK	(\$10,000.00)	(\$10,000.00)
11/1/1994	CHECK	(\$10,000.00)	(\$10,000.00)
12/1/1994	CHECK	(\$10,000.00)	(\$10,000.00)
12/12/1994	CHECK	(\$50,000.00)	(\$50,000.00)
1/3/1995	CHECK	(\$10,000.00)	(\$10,000.00)
1/13/1995	TRANS TO 1EM14430	(\$200,000.00)	(\$200,000.00)
1/23/1995	TRANS TO 1EM14430	(\$20,000.00)	(\$20,000.00)
2/1/1995	CHECK	(\$10,000.00)	(\$10,000.00)
5/1/1995	CHECK	(\$10,000.00)	(\$10,000.00)
6/1/1995	CHECK	(\$10,000.00)	(\$10,000.00)
7/3/1995	CHECK	(\$10,000.00)	(\$10,000.00)
8/1/1995	CHECK	(\$10,000.00)	(\$10,000.00)
9/1/1995	CHECK	(\$10,000.00)	(\$10,000.00)
10/2/1995	CHECK	(\$10,000.00)	(\$10,000.00)
11/1/1995	CHECK	(\$10,000.00)	(\$10,000.00)
12/1/1995	CHECK	(\$10,000.00)	(\$10,000.00)
1/2/1996	CHECK	(\$10,000.00)	(\$10,000.00)
1/10/1996	TRANS TO 1EM14430	(\$220,000.00)	(\$220,000.00)
2/1/1996	CHECK	(\$10,000.00)	(\$10,000.00)

3/1/1996	CHECK	(\$10,000.00)	(\$10,000.00)
4/1/1996	CHECK	(\$10,000.00)	(\$10,000.00)
4/12/1996	CHECK	(\$150,000.00)	(\$150,000.00)
5/1/1996	CHECK	(\$10,000.00)	(\$10,000.00)
6/3/1996	CHECK	(\$10,000.00)	(\$10,000.00)
7/1/1996	CHECK	(\$10,000.00)	(\$10,000.00)
8/1/1996	CHECK	(\$10,000.00)	(\$10,000.00)
9/3/1996	CHECK	(\$10,000.00)	(\$10,000.00)
10/1/1996	CHECK	(\$10,000.00)	(\$10,000.00)
10/30/1996	CHECK	(\$60,000.00)	(\$60,000.00)
11/1/1996	CHECK	(\$10,000.00)	(\$10,000.00)
12/2/1996	CHECK	(\$10,000.00)	(\$10,000.00)
1/2/1997	CHECK	(\$10,000.00)	(\$10,000.00)
1/2/1997	TRANS TO 1EM14430	(\$220,000.00)	(\$220,000.00)
1/6/1997	CHECK	(\$250,000.00)	(\$250,000.00)
4/1/1997	CHECK	(\$10,000.00)	(\$10,000.00)
4/4/1997	CHECK	(\$10,000.00)	(\$10,000.00)
5/1/1997	CHECK	(\$10,000.00)	(\$10,000.00)
5/29/1997	CHECK	(\$100,000.00)	(\$100,000.00)
6/2/1997	CHECK	(\$10,000.00)	(\$10,000.00)
7/1/1997	CHECK	(\$10,000.00)	(\$10,000.00)
8/1/1997	CHECK	(\$10,000.00)	(\$10,000.00)
9/2/1997	CHECK	(\$10,000.00)	(\$10,000.00)
10/1/1997	CHECK	(\$10,000.00)	(\$10,000.00)
11/3/1997	CHECK	(\$10,000.00)	(\$10,000.00)
11/5/1997	CHECK	(\$400,000.00)	(\$400,000.00)
12/1/1997	CHECK	(\$10,000.00)	(\$10,000.00)
12/15/1997	CHECK	(\$150,000.00)	(\$150,000.00)
1/2/1998	CHECK	(\$10,000.00)	(\$10,000.00)
2/2/1998	CHECK	(\$10,000.00)	(\$10,000.00)
3/2/1998	CHECK	(\$10,000.00)	(\$10,000.00)
4/1/1998	CHECK	(\$10,000.00)	(\$10,000.00)
4/2/1998	CHECK	(\$324,000.00)	(\$324,000.00)
5/1/1998	CHECK	(\$10,000.00)	(\$10,000.00)
6/1/1998	CHECK	(\$10,000.00)	(\$10,000.00)
6/2/1998	CHECK	(\$120,000.00)	(\$120,000.00)
6/5/1998	CHECK	(\$40,000.00)	(\$40,000.00)
7/1/1998	CHECK	(\$10,000.00)	(\$10,000.00)
8/3/1998	CHECK	(\$10,000.00)	(\$10,000.00)
9/1/1998	CHECK	(\$10,000.00)	(\$10,000.00)
9/1/1998	CHECK	(\$150,000.00)	(\$150,000.00)
10/1/1998	CHECK	(\$10,000.00)	(\$10,000.00)
10/1/1998	CHECK	(\$100,000.00)	(\$100,000.00)
11/2/1998	CHECK	(\$10,000.00)	(\$10,000.00)
11/2/1998	TRANS TO 1EM14430	(\$220,000.00)	(\$220,000.00)
12/1/1998	CHECK	(\$10,000.00)	(\$10,000.00)
12/11/1998	CHECK	(\$65,000.00)	(\$65,000.00)
12/23/1998	CHECK	(\$225,000.00)	(\$225,000.00)

1/4/1999	CHECK	(\$10,000.00)	(\$10,000.00)
1/26/1999	TRANS TO 1EM39630	(\$3,000,000.00)	(\$620,556.62)
2/1/1999	CHECK	(\$10,000.00)	(\$10,000.00)
3/1/1999	CHECK	(\$10,000.00)	(\$10,000.00)
4/1/1999	CHECK	(\$10,000.00)	(\$10,000.00)
4/5/1999	CHECK	(\$320,000.00)	(\$320,000.00)
4/29/1999	TRANS TO 1EM14430	(\$220,000.00)	\$0.00
5/3/1999	CHECK	(\$10,000.00)	(\$10,000.00)
6/1/1999	CHECK	(\$10,000.00)	(\$10,000.00)
7/1/1999	CHECK	(\$10,000.00)	(\$10,000.00)
8/2/1999	CHECK	(\$10,000.00)	(\$10,000.00)
9/1/1999	CHECK	(\$10,000.00)	(\$10,000.00)
9/8/1999	CHECK	(\$150,000.00)	(\$150,000.00)
10/1/1999	CHECK	(\$10,000.00)	(\$10,000.00)
11/1/1999	CHECK	(\$10,000.00)	(\$10,000.00)
12/1/1999	CHECK	(\$15,000.00)	(\$15,000.00)
12/3/1999	CHECK	(\$265,000.00)	(\$265,000.00)
1/3/2000	CHECK	(\$15,000.00)	(\$15,000.00)
2/1/2000	CHECK	(\$15,000.00)	(\$15,000.00)
3/1/2000	CHECK	(\$15,000.00)	(\$15,000.00)
3/17/2000	TRANS TO 1EM14430	(\$77,132.00)	(\$77,132.00)
4/3/2000	CHECK	(\$15,000.00)	(\$15,000.00)
4/20/2000	CHECK	(\$100,000.00)	(\$100,000.00)
5/1/2000	CHECK	(\$15,000.00)	(\$15,000.00)
6/1/2000	CHECK	(\$15,000.00)	(\$15,000.00)
6/5/2000	CHECK	(\$550,000.00)	(\$550,000.00)
7/3/2000	CHECK	(\$15,000.00)	(\$15,000.00)
8/1/2000	CHECK	(\$15,000.00)	(\$15,000.00)
9/1/2000	CHECK	(\$15,000.00)	(\$15,000.00)
9/1/2000	CHECK	(\$220,000.00)	(\$220,000.00)
10/2/2000	CHECK	(\$15,000.00)	(\$15,000.00)
10/12/2000	CHECK	(\$125,000.00)	(\$125,000.00)
10/31/2000	CHECK	(\$65,000.00)	(\$65,000.00)
11/1/2000	CHECK	(\$15,000.00)	(\$15,000.00)
11/6/2000	CHECK	(\$500,000.00)	(\$500,000.00)
12/1/2000	CHECK	(\$15,000.00)	(\$15,000.00)
12/11/2000	CHECK	(\$100,000.00)	(\$100,000.00)
1/2/2001	CHECK	(\$15,000.00)	(\$15,000.00)
3/15/2001	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
4/2/2001	CHECK	(\$15,000.00)	(\$15,000.00)
7/16/2001	CHECK	(\$15,000.00)	(\$15,000.00)
9/13/2001	CHECK	(\$15,000.00)	(\$15,000.00)
10/1/2001	CHECK	(\$15,000.00)	(\$15,000.00)
11/1/2001	CHECK	(\$15,000.00)	(\$15,000.00)
11/1/2001	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
12/3/2001	CHECK	(\$15,000.00)	(\$15,000.00)
12/6/2001	CHECK	(\$50,000.00)	(\$50,000.00)
1/2/2002	CHECK	(\$15,000.00)	(\$15,000.00)

1/30/2002	CHECK	(\$100,000.00)	(\$100,000.00)
2/1/2002	CHECK	(\$15,000.00)	(\$15,000.00)
2/19/2002	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
3/1/2002	CHECK	(\$15,000.00)	(\$15,000.00)
4/1/2002	CHECK	(\$15,000.00)	(\$15,000.00)
4/9/2002	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
4/11/2002	CHECK	(\$135,000.00)	(\$135,000.00)
5/1/2002	CHECK	(\$15,000.00)	(\$15,000.00)
6/3/2002	CHECK	(\$15,000.00)	(\$15,000.00)
6/3/2002	CHECK	(\$25,000.00)	(\$25,000.00)
7/1/2002	CHECK	(\$15,000.00)	(\$15,000.00)
7/12/2002	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
8/1/2002	CHECK	(\$15,000.00)	(\$15,000.00)
9/25/2002	CHECK	(\$75,000.00)	(\$75,000.00)
12/5/2002	CHECK	(\$100,000.00)	(\$100,000.00)
3/7/2003	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
4/9/2003	CHECK	(\$100,000.00)	(\$100,000.00)
4/14/2003	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
7/31/2003	CHECK	(\$75,000.00)	(\$75,000.00)
9/2/2003	CHECK	(\$50,000.00)	(\$50,000.00)
9/24/2003	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
9/25/2003	CHECK WIRE	(\$100,000.00)	(\$100,000.00)
10/22/2003	CHECK	(\$100,000.00)	(\$100,000.00)
11/25/2003	CHECK	(\$100,000.00)	(\$100,000.00)
5/26/2004	CHECK WIRE	(\$1,020,000.00)	(\$1,020,000.00)
6/10/2004	CHECK	(\$50,000.00)	(\$50,000.00)
9/3/2004	CHECK	(\$75,000.00)	(\$75,000.00)
9/28/2004	CHECK	(\$75,000.00)	(\$75,000.00)
11/1/2004	CHECK	(\$25,000.00)	(\$25,000.00)
11/30/2004	CHECK	(\$50,000.00)	(\$50,000.00)
12/10/2004	CHECK	(\$55,000.00)	(\$55,000.00)
12/17/2004	CHECK WIRE	(\$1,060,000.00)	(\$1,060,000.00)
2/23/2005	CHECK	(\$300,000.00)	(\$300,000.00)
4/19/2005	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
6/29/2005	CHECK	(\$10,000.00)	(\$10,000.00)
8/18/2005	CHECK	(\$60,000.00)	(\$60,000.00)
12/16/2005	CHECK	(\$50,000.00)	(\$50,000.00)
3/9/2006	CHECK	(\$50,000.00)	(\$50,000.00)
4/4/2006	CHECK	(\$100,000.00)	(\$100,000.00)
4/13/2006	CHECK	(\$300,000.00)	(\$300,000.00)
6/16/2006	CHECK	(\$25,000.00)	(\$25,000.00)
9/12/2006	CHECK	(\$50,000.00)	(\$50,000.00)
1/9/2008	CHECK	(\$100,000.00)	(\$100,000.00)
4/14/2008	CHECK	(\$100,000.00)	(\$100,000.00)
8/11/2008	CHECK WIRE	(\$1,000,000.00)	(\$1,000,000.00)
9/9/2008	CHECK	(\$100,000.00)	(\$100,000.00)
Total Withdrawals:		(\$25,011,132.00)	(\$22,411,688.62)

Total deposits less withdrawals:		(\$5,584,333.62)	(\$4,689,132.00)